

Laub & Laub
 Joe M. Laub, Esq.
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 Attorney for the Debtor(s)

UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEVADA

In Re
 ALICIA ANDRION

Case No. BK-N 09-52585 GWZ
 Chapter 7

Debtor(s)/ Trustee: Jeri Coppa-Knudson

AMENDMENT COVER SHEET

Amendment(s) to the following are transmitted herewith. Check all that apply.

- | | |
|---|--|
| <input checked="" type="checkbox"/> | Petition (must be signed by debtor(s) and attorney for debtor(s) per Fed.R.Bankr.P. 90011 |
| <input checked="" type="checkbox"/> | Summary of Schedules |
| <input type="checkbox"/> | Schedule A - Real Property |
| <input checked="" type="checkbox"/> | Schedule B - Personal Property |
| <input checked="" type="checkbox"/> | Schedule C - Property Claimed as Exempt |
| <input checked="" type="checkbox"/> | Schedule D, E, or F, and/or Matrix, and/or List of Creditors or Equity Holders |
| () Add/delete Creditor(s), change amount or classification of debt - \$26.00 fee required | |
| (x) Add/change address of already listed creditor, add name/address of attorney for already listed creditor, amend petition, attached new petition on converted case, supply missing document(s) NO FEE | |
| <i>*Must provide diskette and comply with Local Rule 1007 if add/delete creditor or add/change address of already listed creditor</i> | |
| <input type="checkbox"/> | Schedule G - Schedule of Executory Contracts & Expired Leases |
| <input type="checkbox"/> | Schedule H - Codebtors |
| <input checked="" type="checkbox"/> | Schedule I - Current Income of Individual Debtor(s) |
| <input checked="" type="checkbox"/> | Schedule J - Current Expenditures of Individual Debtor(s) |
| <input type="checkbox"/> | Statement of Affairs |
| <input checked="" type="checkbox"/> | Other: Statement of Intention, Attorney Compensation |

Declaration of Debtor

I (We) declare under the penalty of perjury that the information set forth in the amendment(s) attached hereto is (are) true and correct to the best of my (our) information and belief.

Date: April 15, 2011

/s/ALICIA ANDRION

/s/

Debtor's signature

Joint-Debtor's signature

CERTIFICATE OF SERVICE

Pursuant to Fed. R. Bankr. P. 9014, 7004 and Fed. R. Civ. P. 4(g), I John A. Ham, hereby swear under penalty of perjury that I am over the age of 18, not a party to the within action, and that on April 20, 2011, I Electronically Filed the attached **AMENDMENT COVER SHEET** and that upon the filing of the document I anticipate that the Bankruptcy Court will thereafter generate a Notice of Electronic Filing and electronically transmit the document to:

Jeri Coppa-Knudson
3495 Lakeside Dr. PMB 62
Reno, NV 89509

Executed on April 20, 2011 in the City of Reno, Washoe County, Nevada.

/s/ John A. Ham
John A. Ham, Paralegal

B1 (Official Form 1)(1/08)

United States Bankruptcy Court District of Nevada				Voluntary Petition AMENDED	
Name of Debtor (if individual, enter Last, First, Middle): ANDRION, ALICIA RUIZ			Name of Joint Debtor (Spouse) (Last, First, Middle):		
All Other Names used by the Debtor in the last 8 years (include married, maiden, and trade names): AKA ANNALISA BUENA			All Other Names used by the Joint Debtor in the last 8 years (include married, maiden, and trade names):		
Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN) No./Complete EIN (if more than one, state all) xxx-xx-1551			Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN) No./Complete EIN (if more than one, state all)		
Street Address of Debtor (No. and Street, City, and State): 2503 E. ST Sparks, NV			Street Address of Joint Debtor (No. and Street, City, and State):		
ZIP Code 89431			ZIP Code		
County of Residence or of the Principal Place of Business: Washoe			County of Residence or of the Principal Place of Business:		
Mailing Address of Debtor (if different from street address):			Mailing Address of Joint Debtor (if different from street address):		
ZIP Code			ZIP Code		
Location of Principal Assets of Business Debtor (if different from street address above):					
Type of Debtor (Form of Organization) (Check one box) <input checked="" type="checkbox"/> Individual (includes Joint Debtors) <i>See Exhibit D on page 2 of this form.</i> <input type="checkbox"/> Corporation (includes LLC and LLP) <input type="checkbox"/> Partnership <input type="checkbox"/> Other (If debtor is not one of the above entities, check this box and state type of entity below.)		Nature of Business (Check one box) <input type="checkbox"/> Health Care Business <input type="checkbox"/> Single Asset Real Estate as defined in 11 U.S.C. § 101 (51B) <input type="checkbox"/> Railroad <input type="checkbox"/> Stockbroker <input type="checkbox"/> Commodity Broker <input type="checkbox"/> Clearing Bank <input type="checkbox"/> Other Tax-Exempt Entity (Check box, if applicable) <input type="checkbox"/> Debtor is a tax-exempt organization under Title 26 of the United States Code (the Internal Revenue Code).		Chapter of Bankruptcy Code Under Which the Petition is Filed (Check one box) <input checked="" type="checkbox"/> Chapter 7 <input type="checkbox"/> Chapter 9 <input type="checkbox"/> Chapter 11 <input type="checkbox"/> Chapter 12 <input type="checkbox"/> Chapter 13 <input type="checkbox"/> Chapter 15 Petition for Recognition of a Foreign Main Proceeding <input type="checkbox"/> Chapter 15 Petition for Recognition of a Foreign Nonmain Proceeding Nature of Debts (Check one box) <input checked="" type="checkbox"/> Debts are primarily consumer debts, defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose." <input type="checkbox"/> Debts are primarily business debts.	
Filing Fee (Check one box) <input checked="" type="checkbox"/> Full Filing Fee attached <input type="checkbox"/> Filing Fee to be paid in installments (applicable to individuals only). Must attach signed application for the court's consideration certifying that the debtor is unable to pay fee except in installments. Rule 1006(b). See Official Form 3A. <input type="checkbox"/> Filing Fee waiver requested (applicable to chapter 7 individuals only). Must attach signed application for the court's consideration. See Official Form 3B.			Chapter 11 Debtors Check one box: <input type="checkbox"/> Debtor is a small business debtor as defined in 11 U.S.C. § 101(51D). <input type="checkbox"/> Debtor is not a small business debtor as defined in 11 U.S.C. § 101(51D). Check if: <input type="checkbox"/> Debtor's aggregate noncontingent liquidated debts (excluding debts owed to insiders or affiliates) are less than \$2,190,000. Check all applicable boxes: <input type="checkbox"/> A plan is being filed with this petition. <input type="checkbox"/> Acceptances of the plan were solicited prepetition from one or more classes of creditors, in accordance with 11 U.S.C. § 1126(b).		
Statistical/Administrative Information <input type="checkbox"/> Debtor estimates that funds will be available for distribution to unsecured creditors. <input checked="" type="checkbox"/> Debtor estimates that, after any exempt property is excluded and administrative expenses paid, there will be no funds available for distribution to unsecured creditors.					THIS SPACE IS FOR COURT USE ONLY
Estimated Number of Creditors <input checked="" type="checkbox"/> 1-49 <input type="checkbox"/> 50-99 <input type="checkbox"/> 100-199 <input type="checkbox"/> 200-999 <input type="checkbox"/> 1,000-5,000 <input type="checkbox"/> 5,001-10,000 <input type="checkbox"/> 10,001-25,000 <input type="checkbox"/> 25,001-50,000 <input type="checkbox"/> 50,001-100,000 <input type="checkbox"/> OVER 100,000					
Estimated Assets <input type="checkbox"/> \$0 to \$50,000 <input type="checkbox"/> \$50,001 to \$100,000 <input checked="" type="checkbox"/> \$100,001 to \$500,000 <input type="checkbox"/> \$500,001 to \$1 million <input type="checkbox"/> \$1,000,001 to \$10 million <input type="checkbox"/> \$10,000,001 to \$50 million <input type="checkbox"/> \$50,000,001 to \$100 million <input type="checkbox"/> \$100,000,001 to \$500 million <input type="checkbox"/> \$500,000,001 to \$1 billion <input type="checkbox"/> More than \$1 billion					
Estimated Liabilities <input type="checkbox"/> \$0 to \$50,000 <input type="checkbox"/> \$50,001 to \$100,000 <input checked="" type="checkbox"/> \$100,001 to \$500,000 <input type="checkbox"/> \$500,001 to \$1 million <input type="checkbox"/> \$1,000,001 to \$10 million <input type="checkbox"/> \$10,000,001 to \$50 million <input type="checkbox"/> \$50,000,001 to \$100 million <input type="checkbox"/> \$100,000,001 to \$500 million <input type="checkbox"/> \$500,000,001 to \$1 billion <input type="checkbox"/> More than \$1 billion					

Voluntary Petition

(This page must be completed and filed in every case)

Name of Debtor(s):

ANDRION, ALICIA RUIZ**All Prior Bankruptcy Cases Filed Within Last 8 Years** (If more than two, attach additional sheet)

Location

Where Filed: **- None -**

Case Number:

Date Filed:

Location

Where Filed:

Case Number:

Date Filed:

Pending Bankruptcy Case Filed by any Spouse, Partner, or Affiliate of this Debtor (If more than one, attach additional sheet)

Name of Debtor:

- None -

Case Number:

Date Filed:

District:

Relationship:

Judge:

Exhibit A

(To be completed if debtor is required to file periodic reports (e.g., forms 10K and 10Q) with the Securities and Exchange Commission pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 and is requesting relief under chapter 11.)

☐ Exhibit A is attached and made a part of this petition.**Exhibit B**

(To be completed if debtor is an individual whose debts are primarily consumer debts.)

I, the attorney for the petitioner named in the foregoing petition, declare that I have informed the petitioner that [he or she] may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each such chapter. I further certify that I delivered to the debtor the notice required by 11 U.S.C. §342(b).

X /s/ Joe M. Laub, Esq.

Signature of Attorney for Debtor(s)

April 12, 2011

(Date)

Joe M. Laub, Esq.**Exhibit C**

Does the debtor own or have possession of any property that poses or is alleged to pose a threat of imminent and identifiable harm to public health or safety?

☐ Yes, and Exhibit C is attached and made a part of this petition.☒ No.**Exhibit D**

(To be completed by every individual debtor. If a joint petition is filed, each spouse must complete and attach a separate Exhibit D.)

☒ Exhibit D completed and signed by the debtor is attached and made a part of this petition.

If this is a joint petition:

☐ Exhibit D also completed and signed by the joint debtor is attached and made a part of this petition.**Information Regarding the Debtor - Venue**

(Check any applicable box)

- ☒ Debtor has been domiciled or has had a residence, principal place of business, or principal assets in this District for 180 days immediately preceding the date of this petition or for a longer part of such 180 days than in any other District.
- ☐ There is a bankruptcy case concerning debtor's affiliate, general partner, or partnership pending in this District.
- ☐ Debtor is a debtor in a foreign proceeding and has its principal place of business or principal assets in the United States in this District, or has no principal place of business or assets in the United States but is a defendant in an action or proceeding [in a federal or state court] in this District, or the interests of the parties will be served in regard to the relief sought in this District.

Certification by a Debtor Who Resides as a Tenant of Residential Property

(Check all applicable boxes)

- ☐
- Landlord has a judgment against the debtor for possession of debtor's residence. (If box checked, complete the following.)

(Name of landlord that obtained judgment)_____
(Address of landlord)

- ☐ Debtor claims that under applicable nonbankruptcy law, there are circumstances under which the debtor would be permitted to cure the entire monetary default that gave rise to the judgment for possession, after the judgment for possession was entered, and
- ☐ Debtor has included in this petition the deposit with the court of any rent that would become due during the 30-day period after the filing of the petition.
- ☐ Debtor certifies that he/she has served the Landlord with this certification. (11 U.S.C. § 362(l)).

Voluntary Petition*(This page must be completed and filed in every case)*

Name of Debtor(s):

ANDRION, ALICIA RUIZ**Signatures****Signature(s) of Debtor(s) (Individual/Joint)**

I declare under penalty of perjury that the information provided in this petition is true and correct.

[If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7. [If no attorney represents me and no bankruptcy petition preparer signs the petition] I have obtained and read the notice required by 11 U.S.C. §342(b).

I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.

X /s/ ALICIA RUIZ ANDRIONSignature of Debtor **ALICIA RUIZ ANDRION****X**

Signature of Joint Debtor

Telephone Number (If not represented by attorney)

April 12, 2011

Date

Signature of Attorney***X /s/ Joe M. Laub, Esq.**

Signature of Attorney for Debtor(s)

Joe M. Laub, Esq. 3664

Printed Name of Attorney for Debtor(s)

Law Firm of Laub & Laub

Firm Name

**630 E. Plumb Lane
Reno, NV 89502**

Address

Email: court docs@lawlaub.biz**775-323-5282 Fax: 775-828-1151**

Telephone Number

April 12, 2011

Date

*In a case in which § 707(b)(4)(D) applies, this signature also constitutes a certification that the attorney has no knowledge after an inquiry that the information in the schedules is incorrect.

Signature of Debtor (Corporation/Partnership)

I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.

The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.

X

Signature of Authorized Individual

Printed Name of Authorized Individual

Title of Authorized Individual

Date

Signature of a Foreign Representative

I declare under penalty of perjury that the information provided in this petition is true and correct, that I am the foreign representative of a debtor in a foreign proceeding, and that I am authorized to file this petition.

(Check only one box.)

☐ I request relief in accordance with chapter 15 of title 11, United States Code. Certified copies of the documents required by 11 U.S.C. §1515 are attached.

☐ Pursuant to 11 U.S.C. §1511, I request relief in accordance with the chapter of title 11 specified in this petition. A certified copy of the order granting recognition of the foreign main proceeding is attached.

X

Signature of Foreign Representative

Printed Name of Foreign Representative

Date

Signature of Non-Attorney Bankruptcy Petition Preparer

I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h), and 342(b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required in that section. Official Form 19 is attached.

Printed Name and title, if any, of Bankruptcy Petition Preparer

Social-Security number (If the bankruptcy petition preparer is not an individual, state the Social Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.) (Required by 11 U.S.C. § 110.)

Address

X

Date

Signature of Bankruptcy Petition Preparer or officer, principal, responsible person, or partner whose Social Security number is provided above.

Names and Social-Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual:

If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both 11 U.S.C. §110; 18 U.S.C. §156.

B6 Summary (Official Form 6 - Summary) (12/07)

United States Bankruptcy Court
District of Nevada

In re **ALICIA RUIZ ANDRION**

Debtor

Case No. **09-52585**Chapter **7**

SUMMARY OF SCHEDULES - AMENDED

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts of all claims from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors must also complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

NAME OF SCHEDULE	ATTACHED (YES/NO)	NO. OF SHEETS	ASSETS	LIABILITIES	OTHER
A - Real Property	Yes	1	115,000.00		
B - Personal Property	Yes	4	35,680.99		
C - Property Claimed as Exempt	Yes	2			
D - Creditors Holding Secured Claims	Yes	2		208,835.00	
E - Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E)	Yes	2		0.00	
F - Creditors Holding Unsecured Nonpriority Claims	Yes	3		31,703.01	
G - Executory Contracts and Unexpired Leases	Yes	1			
H - Codebtors	Yes	1			
I - Current Income of Individual Debtor(s)	Yes	2			1,952.45
J - Current Expenditures of Individual Debtor(s)	Yes	1			3,611.54
Total Number of Sheets of ALL Schedules		19			
Total Assets			150,680.99		
Total Liabilities				240,538.01	

United States Bankruptcy Court
District of Nevada

In re ALICIA RUIZ ANDRION

Debtor

Case No. 09-52585Chapter 7

STATISTICAL SUMMARY OF CERTAIN LIABILITIES AND RELATED DATA (28 U.S.C. § 159)

If you are an individual debtor whose debts are primarily consumer debts, as defined in § 101(8) of the Bankruptcy Code (11 U.S.C. § 101(8)), filing a case under chapter 7, 11 or 13, you must report all information requested below.

- ☐ Check this box if you are an individual debtor whose debts are NOT primarily consumer debts. You are not required to report any information here.

This information is for statistical purposes only under 28 U.S.C. § 159.

Summarize the following types of liabilities, as reported in the Schedules, and total them.

Type of Liability	Amount
Domestic Support Obligations (from Schedule E)	0.00
Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E)	0.00
Claims for Death or Personal Injury While Debtor Was Intoxicated (from Schedule E) (whether disputed or undisputed)	0.00
Student Loan Obligations (from Schedule F)	0.00
Domestic Support, Separation Agreement, and Divorce Decree Obligations Not Reported on Schedule E	0.00
Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F)	0.00
TOTAL	0.00

State the following:

Average Income (from Schedule I, Line 16)	1,952.45
Average Expenses (from Schedule J, Line 18)	3,611.54
Current Monthly Income (from Form 22A Line 12; OR, Form 22B Line 11; OR, Form 22C Line 20)	3,406.24

State the following:

1. Total from Schedule D, "UNSECURED PORTION, IF ANY" column		84,445.00
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column	0.00	
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" column		0.00
4. Total from Schedule F		31,703.01
5. Total of non-priority unsecured debt (sum of 1, 3, and 4)		116,148.01

In re **ALICIA RUIZ ANDRION**Case No. **09-52585**

Debtor

SCHEDULE B - PERSONAL PROPERTY - AMENDED

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "x" in the appropriate position in the column labeled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor is an individual or a joint petitioner is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

Do not list interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property." If the property is being held for a minor child, simply state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. § 112 and Fed. R. Bankr. P. 1007(m).

Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
1. Cash on hand		Cash on Hand	H	550.00
2. Checking, savings or other financial accounts, certificates of deposit, or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.		Wells Fargo Bank-checking [1094] source of moneys: debtors wages	-	350.00
		Bank of America-checking/savings opened July, 2009 source of moneys: wages	-	125.00
3. Security deposits with public utilities, telephone companies, landlords, and others.	X			
4. Household goods and furnishings, including audio, video, and computer equipment.		Miscellaneous, Various and Customary Household Goods and Furnishings, etc that can be liquidated without being in violation of statute; generally valued to be not worth greater than \$8,500.00 in liquidation value;	-	8,500.00
5. Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.		Books, pictures, Art Objects, collectibles, etc. as specified herein or generally valued to be not worth greater than \$500.00 in liquidation value;	-	500.00
6. Wearing apparel.		Wearing apparel that can be liquidated without being in violation of statute: generally valued to be not worth greater than \$500.00 in liquidation value	-	500.00
7. Furs and jewelry.		Furs and Jewelry [includes costume jewelry, wedding bands] that can be liquidated without being in violation of statute: generally valued to be not worth greater than \$500.00 in liquidation value;	-	500.00
		misc. costume jewelry: 500.00		
		Necklace: yellow gold 18kt diamond 32.4/yg (3rnd/dia .99) 1 18kt yg necklace with 3 .33 diams in a row value based on a multiple of pawn debt	-	1,600.00

Sub-Total > **12,625.00**
(Total of this page)

3 continuation sheets attached to the Schedule of Personal Property

B6B (Official Form 6B) (12/07) - Cont.

In re **ALICIA RUIZ ANDRION**Case No. **09-52585**

Debtor

SCHEDULE B - PERSONAL PROPERTY - AMENDED

(Continuation Sheet)

Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
8. Firearms and sports, photographic, and other hobby equipment.	X			
9. Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.		Group Life insurance through Wal-Mart	-	1.00
10. Annuities. Itemize and name each issuer.	X			
11. Interests in an education IRA as defined in 26 U.S.C. § 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. § 529(b)(1). Give particulars. (File separately the record(s) of any such interest(s). 11 U.S.C. § 521(c).)	X			
12. Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Give particulars.		Wal-Mart 401(k) [7980]	-	12,682.79
13. Stock and interests in incorporated and unincorporated businesses. Itemize.	X			
14. Interests in partnerships or joint ventures. Itemize.	X			
15. Government and corporate bonds and other negotiable and nonnegotiable instruments.	X			
16. Accounts receivable.	X			
17. Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.		Child support: \$400.00/month arrears have not been determined no payments in 90 days, being referred to WC FSD	-	400.00
18. Other liquidated debts owed to debtor including tax refunds. Give particulars.	X			
19. Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule A - Real Property.	X			

Sub-Total > **13,083.79**
(Total of this page)

Sheet **1** of **3** continuation sheets attached
to the Schedule of Personal Property

B6B (Official Form 6B) (12/07) - Cont.

In re **ALICIA RUIZ ANDRION**Case No. **09-52585**

Debtor

SCHEDULE B - PERSONAL PROPERTY - AMENDED

(Continuation Sheet)

Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
20. Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	X			
21. Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.	X			
22. Patents, copyrights, and other intellectual property. Give particulars.	X			
23. Licenses, franchises, and other general intangibles. Give particulars.	X			
24. Customer lists or other compilations containing personally identifiable information (as defined in 11 U.S.C. § 101(41A)) provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes.	X			
25. Automobiles, trucks, trailers, and other vehicles and accessories.		Auto: 2007 Kia Spectra EX (24k miles)	-	8,825.00
26. Boats, motors, and accessories.	X			
27. Aircraft and accessories.	X			
28. Office equipment, furnishings, and supplies.	X			
29. Machinery, fixtures, equipment, and supplies used in business.	X			
30. Inventory.	X			
31. Animals.	X			
32. Crops - growing or harvested. Give particulars.	X			
33. Farming equipment and implements.	X			

Sub-Total > **8,825.00**
(Total of this page)

Sheet **2** of **3** continuation sheets attached
to the Schedule of Personal Property

B6B (Official Form 6B) (12/07) - Cont.

In re ALICIA RUIZ ANDRIONCase No. 09-52585

Debtor

SCHEDULE B - PERSONAL PROPERTY - AMENDED

(Continuation Sheet)

Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
34. Farm supplies, chemicals, and feed.	X			
35. Other personal property of any kind not already listed. Itemize.		Wal*Mart: bi-weekly: usual check 1147.20	-	1,147.20

Sheet 3 of 3 continuation sheets attached
to the Schedule of Personal Property

Sub-Total > **1,147.20**
(Total of this page)

Total > **35,680.99**

(Report also on Summary of Schedules)

B6C (Official Form 6C) (12/07)

In re **ALICIA RUIZ ANDRION**Case No. **09-52585**

Debtor

SCHEDULE C - PROPERTY CLAIMED AS EXEMPT - AMENDED

Debtor claims the exemptions to which debtor is entitled under:

(Check one box)

☐ 11 U.S.C. §522(b)(2)☒ 11 U.S.C. §522(b)(3)☐ Check if debtor claims a homestead exemption that exceeds \$136,875.

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Value of Property Without Deducting Exemption
Cash on Hand			
Cash on Hand	Nev. Rev. Stat. § 21.090(1)(z)	550.00	550.00
Checking, Savings, or Other Financial Accounts, Certificates of Deposit			
Wells Fargo Bank-checking [1094]	Nev. Rev. Stat. § 21.090(1)(g)	75%	350.00
source of moneys: debtors wages	Nev. Rev. Stat. § 21.090(1)(z)	12.50	
Bank of America-checking/savings	Nev. Rev. Stat. § 21.090(1)(g)	75%	125.00
opened July, 2009	Nev. Rev. Stat. § 21.090(1)(z)	31.25	
source of moneys: wages			
Household Goods and Furnishings			
Miscellaneous, Various and Customary Household Goods and Furnishings, etc that can be liquidated without being in violation of statute; generally valued to be not worth greater than \$8,500.00 in liquidation value;	Nev. Rev. Stat. § 21.090(1)(b)	8,500.00	8,500.00
Books, Pictures and Other Art Objects; Collectibles			
Books, pictures, Art Objects, collectibles, etc. as specified herein or generally valued to be not worth greater than \$500.00 in liquidation value;	Nev. Rev. Stat. § 21.090(1)(a)	500.00	500.00
Wearing Apparel			
Wearing apparel that can be liquidated without being in violation of statute: generally valued to be not worth greater than \$500.00 in liquidation value	Nev. Rev. Stat. § 21.090(1)(b)	500.00	500.00
Furs and Jewelry			
Furs and Jewelry [includes costume jewelry, wedding bands] that can be liquidated without being in violation of statute: generally valued to be not worth greater than \$500.00 in liquidation value;	Nev. Rev. Stat. § 21.090(1)(a)	500.00	500.00
misc. costume jewelry: 500.00			
Necklace: yellow gold 18kt diamond 32.4/yg (3rnd/dia .99)	Nev. Rev. Stat. § 21.090(1)(a)	1,600.00	1,600.00
1 18kt yg necklace with 3 .33 diams in a row value based on a multiple of pawn debt			
Interests in Insurance Policies			
Group Life insurance through Wal-Mart	Nev. Rev. Stat. § 687B.280	1.00	1.00
Interests in IRA, ERISA, Keogh, or Other Pension or Profit Sharing Plans			
Wal-Mart 401(k) [7980]	Nev. Rev. Stat. § 21.090(1)(r)	12,682.79	12,682.79

B6C (Official Form 6C) (12/07) -- Cont.

In re ALICIA RUIZ ANDRIONCase No. 09-52585

Debtor

SCHEDULE C - PROPERTY CLAIMED AS EXEMPT - AMENDED

(Continuation Sheet)

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Value of Property Without Deducting Exemption
<u>Alimony, Maintenance, Support, and Property Settlements</u>			
Child support: \$400.00/month arrears have not been determined no payments in 90 days, being referred to WC FSD	Nev. Rev. Stat. § 21.090(1)(s)	400.00	400.00
<u>Other Personal Property of Any Kind Not Already Listed</u>			
Wal*Mart: bi-weekly: usual check 1147.20	Nev. Rev. Stat. § 21.090(1)(g)	75%	1,147.20
	Nev. Rev. Stat. § 21.090(1)(z)	286.80	

B6D (Official Form 6D) (12/07)

In re **ALICIA RUIZ ANDRION**Case No. **09-52585**

Debtor

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS - AMENDED

State the name, mailing address, including zip code, and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests.

List creditors in alphabetical order to the extent practicable. If a minor child is a creditor, the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor", include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H", "W", "J", or "C" in the column labeled "Husband, Wife, Joint, or Community".

If the claim is contingent, place an "X" in the column labeled "Contingent". If the claim is unliquidated, place an "X" in the column labeled "Unliquidated". If the claim is disputed, place an "X" in the column labeled "Disputed". (You may need to place an "X" in more than one of these three columns.)

Total the columns labeled "Amount of Claim Without Deducting Value of Collateral" and "Unsecured Portion, if Any" in the boxes labeled "Total(s)" on the last sheet of the completed schedule. Report the total from the column labeled "Amount of Claim" also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report the total from the column labeled "Unsecured Portion" on the Statistical Summary of Certain Liabilities and Related Data.

☐ Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B T O R	H U S B A N D W I F E J O I N T C O M M U N I T Y	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
Account No. xx2786			statutory pawn lien					
Palace Jewelry & Loan Co. 300 N Virginia St Reno, NV 89501		-	Necklace: yellow gold 18kt diamond 32.4/yg (3rnd/dia .99) 1 18kt yg necklace with 3 .33 diams in a row value based on a multiple of pawn debt					
			Value \$ 1,600.00				565.00	0.00
Account No. xxx-xxxxxxxxx-9001			Purchase Money Security 17.35%					
Wells Fargo auto Finance Attn: MAC F6582-034 PO Box 500 Chester, PA 19013		-	Auto: 2007 Kia Spectra EX (24k miles)					
			Value \$ 8,825.00				20,495.86	11,670.86
Account No. xxxxxxxxxx1998			Second Mortgage 4.24%					
Wells Fargo Bank N.A. Attn: MAC X2303-01A PO Box 14469 Des Moines, IA 50306-9655		X J	2503 E St., Sparks NV 89431 2bed 1ba 1052sf built 1959					
			Value \$ 115,000.00				99,573.41	47,774.14
Account No. xxxxxxxxxx1998			Third Mortgage 5.63%					
Wells Fargo Bank N.A. Attn: MAX X2303-01A Des Moines, IA 50306-9655		-	2503 E St., Sparks NV 89431 2bed 1ba 1052sf built 1959					
			Value \$ 115,000.00				25,000.00	25,000.00
Subtotal							145,634.27	84,445.00
(Total of this page)								

1 continuation sheets attached

B6D (Official Form 6D) (12/07) - Cont.

In re **ALICIA RUIZ ANDRION**Case No. **09-52585**

Debtor

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS - AMENDED
(Continuation Sheet)

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	C O D E B O R	H W J C	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
			DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN					
Account No. xxxxxx1168								
Wells Fargo Home Mortgage One Home Campus Des Moines, IA 50328		-	First Mortgage 6.625% 2503 E St., Sparks NV 89431 2bed 1ba 1052sf built 1959					
			Value \$ 115,000.00				63,200.73	0.00
Account No.								
			Value \$					
Account No.								
			Value \$					
Account No.								
			Value \$					
Account No.								
			Value \$					
Subtotal (Total of this page)							63,200.73	0.00
Total (Report on Summary of Schedules)							208,835.00	84,445.00

Sheet **1** of **1** continuation sheets attached to
Schedule of Creditors Holding Secured Claims

B6F (Official Form 6F) (12/07)

In re **ALICIA RUIZ ANDRION**Case No. **09-52585**

Debtor

AMENDED SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report this total also on the Statistical Summary of Certain Liabilities and Related Data.

☐ Check this box if debtor has no creditors holding unsecured claims to report on this Schedule F.

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B T O R	Husband, Wife, Joint, or Community		C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		H U S B A N D	W I F E				
Account No. xxxx-xxxxx-x1006 American Express c/o Becket & Lee PO Box 3001 Malvern, PA 19355-0701			-				7,314.23
Account No. xxxx-xxxx-xxxx-0042 Chase Bank PO Box 15145 Wilmington, DE 19850-5145			-				4,805.47
Account No. Dillards c/o PRA PO Box 12914 Norfolk, VA 23541			-				200.00
Account No. xxxx-xxxx-xxxx-1644 Discover Card/DFS Services PO Box 3025 New Albany, OH 43054-3025			-				3,759.76
Subtotal (Total of this page)							16,079.46

2 continuation sheets attached

B6F (Official Form 6F) (12/07) - Cont.

In re **ALICIA RUIZ ANDRION**Case No. **09-52585**

Debtor

AMENDED
SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
 (Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B O R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.				
Account No. xxxxxxxxxxxx9848		credit account				
Home Depot PO Box 6028 The Lakes, NV 88901-6028	-					2,916.72
Account No. xxxxxxxxxxxx3643		credit account				
Home Depot c/o PRA PO Box 12914 Norfolk, VA 23541	-					1,228.17
Account No.		Credit card				
Kohl's/Chase Bank c/o Creditors Bankruptcy Service PO Box 740933 Dallas, TX 75374	-					200.00
Account No. xxx xxxx xxx004 4		Retail Credit Card				
Lowes c/o PRA PO Box 12914 Norfolk, VA 23541	-					2,372.10
Account No.		credit card				
Macy's/DSNB PO Boxd 137 Columbus, GA 31902-0137	-					200.00
Sheet no. <u>1</u> of <u>2</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						Subtotal (Total of this page)
						6,916.99

B6F (Official Form 6F) (12/07) - Cont.

In re **ALICIA RUIZ ANDRION**Case No. **09-52585**

Debtor

AMENDED
SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
 (Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B O R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.				
Account No. xxxxxxx4958 Mervyn's c/o PRA PO Box 12914 Norfolk, VA 23541	-	Retail Credit Card				642.39
Account No. xxxx-xxxx-xxxx-4589 Old Navy Visa c/o PRA PO Box 12914 Norfolk, VA 23541	-	credit card				2,142.65
Account No. xxxx-xxxx-xxxx-4154 Sears Credit c/o PRA PO Box 12914 Norfolk, VA 23541	-	credit card				3,105.01
Account No. xxxx-xxxx-xxxx-5305 Wal-Mart Discover c/o PRA PO Box 12914 Norfolk, VA 23541	-	Credit Card				1,711.25
Account No. xxxx-xxxx-xxxx-1509 Wells Fargo Bank N.A. c/o Wells Fargo Recorvery Dept PO Box 9210 Des Moines, IA 50306	-	Credit Card				1,105.26
Sheet no. <u>2</u> of <u>2</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						Subtotal (Total of this page) 8,706.56
(Report on Summary of Schedules)						Total 31,703.01

B6I (Official Form 6I) (12/07)

In re **ALICIA RUIZ ANDRION**Case No. **09-52585**

Debtor(s)

SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S) - AMENDED

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by every married debtor, whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. Do not state the name of any minor child. The average monthly income calculated on this form may differ from the current monthly income calculated on Form 22A, 22B, or 22C.

Debtor's Marital Status:	DEPENDENTS OF DEBTOR AND SPOUSE	
Single	RELATIONSHIP(S): daughter son	AGE(S): 10 14
Employment:	DEBTOR	SPOUSE
Occupation	clerk	
Name of Employer	Wal Mart Stores	
How long employed	9y 10mos	
Address of Employer	2863 Northtown Ln Reno, NV 89512	

INCOME: (Estimate of average or projected monthly income at time case filed)

1. Monthly gross wages, salary, and commissions (Prorate if not paid monthly)
2. Estimate monthly overtime

DEBTOR	SPOUSE
\$ 2,586.68	\$ N/A
\$ 0.00	\$ N/A

3. SUBTOTAL

\$ 2,586.68	\$ N/A
--------------------	---------------

4. LESS PAYROLL DEDUCTIONS

- a. Payroll taxes and social security
b. Insurance
c. Union dues
d. Other (Specify) **See Detailed Income Attachment**

\$ 338.09	\$ N/A
\$ 98.61	\$ N/A
\$ 0.00	\$ N/A
\$ 197.53	\$ N/A

5. SUBTOTAL OF PAYROLL DEDUCTIONS

\$ 634.23	\$ N/A
------------------	---------------

6. TOTAL NET MONTHLY TAKE HOME PAY

\$ 1,952.45	\$ N/A
--------------------	---------------

7. Regular income from operation of business or profession or farm (Attach detailed statement)

\$ 0.00	\$ N/A
----------------	---------------

8. Income from real property

\$ 0.00	\$ N/A
----------------	---------------

9. Interest and dividends

\$ 0.00	\$ N/A
----------------	---------------

10. Alimony, maintenance or support payments payable to the debtor for the debtor's use or that of dependents listed above

\$ 0.00	\$ N/A
----------------	---------------

11. Social security or government assistance (Specify):

\$ 0.00	\$ N/A
----------------	---------------

12. Pension or retirement income

\$ 0.00	\$ N/A
----------------	---------------

13. Other monthly income

\$ 0.00	\$ N/A
----------------	---------------

(Specify):

\$ 0.00	\$ N/A
----------------	---------------

14. SUBTOTAL OF LINES 7 THROUGH 13

\$ 0.00	\$ N/A
----------------	---------------

15. AVERAGE MONTHLY INCOME (Add amounts shown on lines 6 and 14)

\$ 1,952.45	\$ N/A
--------------------	---------------

16. COMBINED AVERAGE MONTHLY INCOME: (Combine column totals from line 15)

\$ 1,952.45	
--------------------	--

(Report also on Summary of Schedules and, if applicable, on
Statistical Summary of Certain Liabilities and Related Data)

17. Describe any increase or decrease in income reasonably anticipated to occur within the year following the filing of this document:

- 1. Debtor is entitled to \$400/mo child support; none received in the last 90 days; she is going to WC FSD seeking enforcement.**
2. Debtor lost WCSD job in December, 2010
3. Debtor took a \$1.50/hr cut in pay at Wal-Mart

B6I (Official Form 6I) (12/07)

In re **ALICIA RUIZ ANDRION**Case No. **09-52585**

Debtor(s)

SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S) - AMENDED
Detailed Income Attachment

Other Payroll Deductions:

Ins Ad&d	\$ 2.69	\$ N/A
Ins Dep Life	\$ 1.65	\$ N/A
Ins-Std+	\$ 3.79	\$ N/A
Ins Std	\$ 22.95	\$ N/A
Ins Ltd-Hourly	\$ 13.41	\$ N/A
401(k)	\$ 77.35	\$ N/A
Co Stk cont	\$ 8.13	\$ N/A
Stock Purchase	\$ 54.17	\$ N/A
Accident	\$ 13.39	\$ N/A
Total Other Payroll Deductions	\$ 197.53	\$ N/A

In re **ALICIA RUIZ ANDRION**

Case No. **09-52585**

Debtor(s)

**SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S) -
AMENDED**

Complete this schedule by estimating the average or projected monthly expenses of the debtor and the debtor's family at time case filed. Prorate any payments made bi-weekly, quarterly, semi-annually, or annually to show monthly rate. The average monthly expenses calculated on this form may differ from the deductions from income allowed on Form 22A or 22C.

☐ Check this box if a joint petition is filed and debtor's spouse maintains a separate household. Complete a separate schedule of expenditures labeled "Spouse."

1. Rent or home mortgage payment (include lot rented for mobile home)		\$	1,350.00
a. Are real estate taxes included?	Yes <u>X</u> No <u> </u>		
b. Is property insurance included?	Yes <u>X</u> No <u> </u>		
2. Utilities:		\$	0.00
a. Electricity and heating fuel		\$	0.00
b. Water and sewer		\$	0.00
c. Telephone		\$	0.00
d. Other estimated utilities		\$	489.00
3. Home maintenance (repairs and upkeep)		\$	25.00
4. Food		\$	640.00
5. Clothing		\$	125.00
6. Laundry and dry cleaning		\$	20.00
7. Medical and dental expenses		\$	60.00
8. Transportation (not including car payments)		\$	225.00
9. Recreation, clubs and entertainment, newspapers, magazines, etc.		\$	100.00
10. Charitable contributions		\$	0.00
11. Insurance (not deducted from wages or included in home mortgage payments)			
a. Homeowner's or renter's		\$	0.00
b. Life		\$	0.00
c. Health		\$	0.00
d. Auto		\$	51.93
e. Other		\$	0.00
12. Taxes (not deducted from wages or included in home mortgage payments)			
(Specify)		\$	0.00
13. Installment payments: (In chapter 11, 12, and 13 cases, do not list payments to be included in the plan)			
a. Auto		\$	525.61
b. Other		\$	0.00
c. Other		\$	0.00
14. Alimony, maintenance, and support paid to others		\$	0.00
15. Payments for support of additional dependents not living at your home		\$	0.00
16. Regular expenses from operation of business, profession, or farm (attach detailed statement)		\$	0.00
17. Other		\$	0.00
Other		\$	0.00

18. AVERAGE MONTHLY EXPENSES (Total lines 1-17. Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)

19. Describe any increase or decrease in expenditures reasonably anticipated to occur within the year following the filing of this document:

Debtor will be leaving her home sometime after conversion of this matter. The rent/utility expenses are estimated based on the IRS/UST standards for housing and utilities for 3.

20. STATEMENT OF MONTHLY NET INCOME

a.	Average monthly income from Line 15 of Schedule I	\$	<u>1,952.45</u>
b.	Average monthly expenses from Line 18 above	\$	<u>3,611.54</u>
c.	Monthly net income (a. minus b.)	\$	<u>-1,659.09</u>

B8 (Form 8) (12/08)

United States Bankruptcy Court
District of Nevada

In re **ALICIA RUIZ ANDRION**

Debtor(s)

Case No. **09-52585**Chapter **7**

CHAPTER 7 INDIVIDUAL DEBTOR'S STATEMENT OF INTENTION - AMENDED

PART A - Debts secured by property of the estate. (Part A must be fully completed for **EACH** debt which is secured by property of the estate. Attach additional pages if necessary.)

Property No. 1	
Creditor's Name: Palace Jewelry & Loan Co.	Describe Property Securing Debt: Necklace: yellow gold 18kt diamond 32.4/yg (3rnd/dia .99) 1 18kt yg necklace with 3 .33 diams in a row value based on a multiple of pawn debt
Property will be (check one): <input type="checkbox"/> Surrendered <input checked="" type="checkbox"/> Retained	
If retaining the property, I intend to (check at least one): <input type="checkbox"/> Redeem the property <input checked="" type="checkbox"/> Reaffirm the debt <input type="checkbox"/> Other. Explain _____ (for example, avoid lien using 11 U.S.C. § 522(f)).	
Property is (check one): <input checked="" type="checkbox"/> Claimed as Exempt <input type="checkbox"/> Not claimed as exempt	

Property No. 2	
Creditor's Name: Wells Fargo auto Finance	Describe Property Securing Debt: Auto: 2007 Kia Spectra EX (24k miles)
Property will be (check one): <input type="checkbox"/> Surrendered <input checked="" type="checkbox"/> Retained	
If retaining the property, I intend to (check at least one): <input type="checkbox"/> Redeem the property <input checked="" type="checkbox"/> Reaffirm the debt <input type="checkbox"/> Other. Explain _____ (for example, avoid lien using 11 U.S.C. § 522(f)).	
Property is (check one): <input type="checkbox"/> Claimed as Exempt <input checked="" type="checkbox"/> Not claimed as exempt	

B8 (Form 8) (12/08)

Page 2

Property No. 3	
Creditor's Name: Wells Fargo Bank N.A.	Describe Property Securing Debt: 2503 E St., Sparks NV 89431 2bed 1ba 1052sf built 1959
Property will be (check one): <input checked="" type="checkbox"/> Surrendered <input type="checkbox"/> Retained	
If retaining the property, I intend to (check at least one): <input type="checkbox"/> Redeem the property <input type="checkbox"/> Reaffirm the debt <input type="checkbox"/> Other. Explain _____ (for example, avoid lien using 11 U.S.C. § 522(f)).	
Property is (check one): <input type="checkbox"/> Claimed as Exempt <input checked="" type="checkbox"/> Not claimed as exempt	

Property No. 4	
Creditor's Name: Wells Fargo Bank N.A.	Describe Property Securing Debt: 2503 E St., Sparks NV 89431 2bed 1ba 1052sf built 1959
Property will be (check one): <input checked="" type="checkbox"/> Surrendered <input type="checkbox"/> Retained	
If retaining the property, I intend to (check at least one): <input type="checkbox"/> Redeem the property <input type="checkbox"/> Reaffirm the debt <input type="checkbox"/> Other. Explain _____ (for example, avoid lien using 11 U.S.C. § 522(f)).	
Property is (check one): <input type="checkbox"/> Claimed as Exempt <input checked="" type="checkbox"/> Not claimed as exempt	

B8 (Form 8) (12/08)

Page 3

Property No. 5	
Creditor's Name: Wells Fargo Home Mortgage	Describe Property Securing Debt: 2503 E St., Sparks NV 89431 2bed 1ba 1052sf built 1959
Property will be (check one): <input checked="" type="checkbox"/> Surrendered <input type="checkbox"/> Retained If retaining the property, I intend to (check at least one): <input type="checkbox"/> Redeem the property <input type="checkbox"/> Reaffirm the debt <input type="checkbox"/> Other. Explain _____ (for example, avoid lien using 11 U.S.C. § 522(f)). Property is (check one): <input type="checkbox"/> Claimed as Exempt <input checked="" type="checkbox"/> Not claimed as exempt	

PART B - Personal property subject to unexpired leases. (All three columns of Part B must be completed for each unexpired lease. Attach additional pages if necessary.)

Property No. 1		
Lessor's Name: -NONE-	Describe Leased Property:	Lease will be Assumed pursuant to 11 U.S.C. § 365(p)(2): <input type="checkbox"/> YES <input type="checkbox"/> NO

I declare under penalty of perjury that the above indicates my intention as to any property of my estate securing a debt and/or personal property subject to an unexpired lease.

Date April 12, 2011
 Signature /s/ ALICIA RUIZ ANDRION
 ALICIA RUIZ ANDRION
 Debtor

**United States Bankruptcy Court
District of Nevada**

In re **ALICIA RUIZ ANDRION**

Debtor(s)

Case No. **09-52585**Chapter **7**

DISCLOSURE OF COMPENSATION OF ATTORNEY FOR DEBTOR(S) - AMENDED

1. Pursuant to 11 U.S.C. § 329(a) and Bankruptcy Rule 2016(b), I certify that I am the attorney for the above-named debtor and that compensation paid to me within one year before the filing of the petition in bankruptcy, or agreed to be paid to me, for services rendered or to be rendered on behalf of the debtor(s) in contemplation of or in connection with the bankruptcy case is as follows:

For legal services, I have agreed to accept	\$	<u>4,774.00</u>
Prior to the filing of this statement I have received	\$	<u>4,774.00</u>
Balance Due	\$	<u>0.00</u>

2. \$ **274.00** of the filing fee has been paid.
3. The source of the compensation paid to me was:
☒ Debtor ☐ Other (specify):
4. The source of compensation to be paid to me is:
☒ Debtor ☐ Other (specify):
5. ☒ I have not agreed to share the above-disclosed compensation with any other person unless they are members and associates of my law firm.
☐ I have agreed to share the above-disclosed compensation with a person or persons who are not members or associates of my law firm. A copy of the agreement, together with a list of the names of the people sharing in the compensation is attached.
6. In return for the above-disclosed fee, I have agreed to render legal service for all aspects of the bankruptcy case, including:
- Analysis of the debtor's financial situation, and rendering advice to the debtor in determining whether to file a petition in bankruptcy;
 - Preparation and filing of any petition, schedules, statement of affairs and plan which may be required;
 - Representation of the debtor at the meeting of creditors and confirmation hearing, and any adjourned hearings thereof;
 - [Other provisions as needed]
Negotiations with secured creditors to reduce to market value; exemption planning; preparation and filing of reaffirmation agreements and applications as needed; preparation and filing of motions pursuant to 11 USC 522(f)(2)(A) for avoidance of liens on household goods.
7. By agreement with the debtor(s), the above-disclosed fee does not include the following service:
Representation of the debtors in any dischargeability actions, judicial lien avoidances, relief from stay actions or any other adversary proceeding.

CERTIFICATION

I certify that the foregoing is a complete statement of any agreement or arrangement for payment to me for representation of the debtor(s) in this bankruptcy proceeding.

Dated: **April 12, 2011****/s/ Joe M. Laub, Esq.****Joe M. Laub, Esq.****Law Firm of Laub & Laub****630 E. Plumb Lane****Reno, NV 89502****775-323-5282 Fax: 775-828-1151****courtdocs@lawlaub.biz**